



SMALL BUSINESS RESOURCE GUIDE

CONGRESSMAN RAÚL GRIJALVA

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LOCAL RESOURCES:

U.S. SMALL BUSINESS ADMINISTRATION

Congress created the U.S. Small Business Administration (SBA) to help America's entrepreneurs form successful small enterprises. Today, the SBA offers financing, training, and advocacy for small firms. SBA also works with thousands of lending, educational, and training institutions nationwide.

While the SBA does not offer direct loans or grants, it does enable its lending partners to provide financing to small businesses when funding is otherwise unavailable on reasonable terms by guaranteeing major portions of loans made to small businesses.

The eligibility requirements and credit criteria of the program are very broad in order to accommodate a wide range of financing needs. When a small business applies to a lending partner for a loan, the lender reviews the application and decides if it merits a loan on its own or if it requires additional support in the form of an SBA guaranty. SBA backing on the loan is then requested by the lender. In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending partner for a portion of its loss.

By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain. To qualify for an SBA guaranty, a small business must meet the SBA's criteria, and the lender must certify that it could not provide funding on reasonable terms without an SBA guaranty.

SBA Direct is a great way to access SBA programs. Simply type in your business zip code when prompted at SBA Direct | SBA.gov and resources in your area will be displayed.

REGIONAL CONTACT INFORMATION:

Arizona District Office

2820 North Central Ave, Suite 800

Phoenix, AZ 85004

Phone: (602) 745-7200

SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

SCORE is a nonprofit association dedicated to providing entrepreneurs with free, confidential face-to-face and email business counseling. Business counseling and workshops are offered at 389 chapter offices across the country. From marketing advice to finances, sales, and operations, SCORE's volunteer counselors help you find the answers. Just as important, counselors will help you develop and think through your business plan to make sure you're asking the right questions. When you seek help from a SCORE business counselor, you get the benefit of all his or her ideas—and the strength of knowing that someone who knows and understands your small business is available for ongoing support. Seeking advice from a SCORE counselor provides a distinct advantage as you go forward.

Greater Phoenix SCORE

2828 North Central Ave.
Suite 800
Phoenix, AZ 85004
Phone: (602) 745-7250

SCORE Southern Arizona

1400 W. Speedway Blvd
Tucson, AZ 85745
Phone: (520) 505-3636

U.S. DEPARTMENT OF COMMERCE, EXPORT ASSISTANCE CENTER

This center assists small businesses with trade and exporting issues.

Phoenix Contact Information

Phoenix U.S. Export Assistance Center
2828 N. Central Ave, Suite 800
Phoenix, AZ 85004
Phone: (623) 640-2513
Email: office.phoenix@trade.gov

Tucson Contact Information

Commercial Service Tucson, Arizona
300 W. Congress St., Suite 7N1
Tucson, AZ 85701
Phone: 520-670-5540
Email: Office.Tucson@trade.gov

ARIZONA SMALL BUSINESS DEVELOPMENT CENTER

The AZSBDC Network's 10 Service Centers and 15 Satellites and/or Meeting Sites provide access to professional business counselors, analysts and technology specialists who are dedicated to helping you succeed. Our partnerships with the SBA and the Association of Small Business Development Centers puts nationwide resources within your reach. Providing free, one-on-one business counseling, planning assistance, technology development and identifying sources of capital are only some of the services that we provide. We also have special initiatives in Veterans Assistance, Clean Technology and Government Contracting.

Small Business Development Center-Phoenix

AZSBDC State Office
2411 W. 14th Street
Tempe, AZ 85281
Phone: (480) 731-8720
Website: azsbdc.net

AZSBDC- Southern Arizona

Pima Community College SBDC
401 N. Bonita Ave, Suite A-250
Tucson, AZ 85709
Phone: 520-206-6355
Email: amartinez276@pima.edu

ARIZONA COMMERCE AUTHORITY

The Arizona Commerce Authority (ACA) is the leading economic development organization with a streamlined mission to grow and strengthen Arizona's economy. The ACA uses a three-pronged approach to advance the overall economy: recruit, grow, create – *recruit* out-of-state companies to expand their operations in Arizona; work with existing companies to *grow* their business in Arizona and beyond; and partner with entrepreneurs and companies large and small to *create* new jobs and businesses in targeted industries.

Regional Contact Information

Arizona Commerce Authority
118 N. 7th Ave., Suite 400
Phoenix, AZ 85007
Phone: (602) 845-1200
Website: azcommerce.com

GREATER PHOENIX URBAN LEAGUE

Since 1945, the Greater Phoenix Urban League has worked to help individuals who confront hardships improve their quality of life. The tradition of direct and targeted educational programs, home ownership assistance, and job readiness training has been a hallmark of the Greater Phoenix Urban League (GPUL) since its founding. The Greater Phoenix Urban League is one of the 94 affiliates of the National Urban League. While there is still much to be done, the GPUL works on behalf of those in need and has touched thousands of lives around the City of Phoenix and surrounding areas.

Regional Contact Information

1408 S. 7th Ave
Phoenix, AZ 85007
Phone: (602) 254-5611
Fax: (602) 253-7359
Website: gphxul.org

PROCUREMENT TECHNICAL ASSISTANCE CENTER (PTAC)

[PTAC](#) helps companies with all aspects of securing government contracts.

Regional Contact Information

Daniel Ayala, Program Manager
Glendale Network Office
Glendale Community College
6000 W. Olive Ave.
Glendale, AZ 85302
Phone: (623)845-4703
Email: daniel.ayala@domail.maricopa.gov

Southwest Business Financing Corporation

Southwestern Business Financing Corporation is a local non-profit, Certified Development Company approved by the Small Business Administration to make 504 Program loans for businesses throughout Arizona. Working with commercial lenders, an SBFC 504 loan program lets businesses buy existing buildings, machinery or equipment. Or convert, expand or renovate buildings. Or construct new buildings and do it with only 10 percent cash down and at a fixed rate for twenty (20) years. SBFC supplies 40 percent of the costs at a minimum of \$50,000 up to a maximum of \$5.0 million, including points and fees, on building financing and delivery/installation on equipment. A commercial bank of the borrower's choosing provides another 50 percent while the borrower puts up only 10 percent.

Regional Contact Information

Southwestern Business Financing Corporation
3200 N. Central Ave, Suite 1550
Phoenix, AZ 85012
Phone: (602) 495-6495
Fax: (602) 230-0945
Website: www.swbfc.com

NATIONAL RESOURCES:

STARTING A SMALL BUSINESS

SMALL BUSINESS DEVELOPMENT CENTERS

These centers offer workshops and one-on-one mentorships for aspiring and existing small businesses owners. They offer training, consulting, and other vital resources to allow the business to become more competitive and run effectively.

National Contact Information

[Small Business Development Website](#)

WOMEN'S BUSINESS CENTERS

This program helps level the playing field for women entrepreneurs by offering comprehensive courses, workshops, conferences and counseling for all stages of creating and growing a small business. There is also a particular focus on providing resources for economically and socially disadvantaged women. Arizona Women's Education & Employment is an invaluable resource for Arizona businesses. By providing well-qualified and highly-motivated employees, AWEE helps businesses improve efficiency and reduce recruiting costs, which are estimated to equal one-third of a new hire's annual salary, according to the U.S. Department of Labor. This represents more than \$4,700 in annual savings for a minimum wage worker alone. AWEE places great emphasis on teaching business protocol, communication strategies and other "soft skills" increasingly vital in the workplace. Participants not only receive the necessary work skills and credentials, but also the tools they need to achieve business success. AWEE is also a highly

regarded human resources development partner, offering an array of training and motivational seminars that help employees improve their productivity, make better financial decisions, enhance their customer relationship skills and pursue achievable goals for continuing their professional and personal development.

Local Contact Information

Arizona Women's Education & Employment
640 N. 1st Ave
Phoenix, AZ 85003
Phone: (602) 223-4333
Website: www.awee.org

BUSINESSUSA

BusinessUSA is a one-stop shop for small business hopefuls and owners. It provides resources to begin and advance your small business from the brainstorm stage to the capital stage.

National Contact Information

Phone: 1-844-BIZ-USA2
BusinessUSA Website

U.S. EXPORT ASSISTANCE CENTERS

The mission of these centers is to assist small businesses with entering the global marketplace and becoming more competitive. They provide counseling services to help obtain export financing and locate business opportunities overseas.

National Contact Information

Phone Number: (212) 809-2675 (NYC Location) U.S. Export Assistance Website

MINORITY BUSINESS DEVELOPMENT AGENCY

This agency is dedicated to enhancing the competitive edge and function of minority- owned small businesses through consulting, procurement, staffing, and any other small business needs.

National Contact Information

Office of Business Development: (OBD) – (202) 482-1940
Office of Legislative, Education, & Intergovernmental Affairs: (OLEIA) – (202) 482-6272
Office of the National Director (OND): (202) 482-2332

Minority Business Development Agency Website

8(A) BUSINESS DEVELOPMENT PROGRAM

The 8(a) program provides business assistance to small businesses that are at least 51 percent owned by socially and economically disadvantaged persons. It assists in the procurement of sole-source contracts and helps to build competitive edge and know-how.

National Contact Information

[8 \(a\) Business Development Program Website](#)

VETERAN BUSINESS OUTREACH CENTERS

Their mission is to help create, develop, and retain veteran-owned small business enterprises. The centers offer mentorships, referrals, and trainings for veterans who are aspiring or current business owners.

National Contact Information

Phone Number: (518) 380-5069 (Albany Location) [Veteran Business Outreach Centers Website](#)

SMALL BUSINESS ADMINISTRATOR'S "SIZE UP" TOOL

The SBA website offers a free analytic service that allows you to evaluate your business against the competition. It measures by industry, size, location, and offers ideas to increase your business's competitive edge.

National Contact Information

[Small Business Administrator's "Size Up" Tool Website](#)

FEDBIZOPPS

FedBizOpps is a database that contains almost 25,000 federal business procurement opportunities to grow your small business clientele and portfolio.

National Contact Information

[FedBizOpps Website](#)

RESOURCES FOR OBTAINING SMALL BUSINESS LOAN

SBA'S LEVERAGING INFORMATION AND NETWORKS TO ACCESS CAPITAL (LINC) TOOL

The SBA has a matching tool that allows you to connect with prospective SBA lenders based on the needs of your business. If there is a match, you will be contacted within 48 hours.

National Contact Information

Phone: (800) 827-5722

[SBA LINC Tool Website](#)

"ACCESS FINANCING" LOAN AND GRANTS SEARCH TOOL

The Business USA website offers a search tool that researches possible government financing programs that can help you start or grow your business.

National Contact Information

Phone: (844) 249-8722

[Access Financing Website](#)

SURETY BOND GUARANTEE PROGRAM

For small businesses that require surety bonds, SBA offers bid, performance, and payment bond guarantees issued by surety companies.

National Contact Information

Phone: (202) 205-6546 (East Coast Locator) [Surety](#)

[Bond Guarantee Program Website](#)

THE SMALL BUSINESS ADMINISTRATION'S 7 (A) LOANS

The 7(a) loans are used for business expenses and are offered by private lending institutions. The SBA guarantees up to 85% of approved loans to streamline the loaning process for small businesses.

National Contact Information

[Small Business Administration's 7 \(A\) Loans Website](#)

THE SMALL BUSINESS ADMINISTRATION'S 504 LOANS

504 loans provide a financing option for purchases of major fixed assets such as equipment or real estate.

National Contact Information

[Small Business Administration's 504 Loans Website](#)

MICROLOAN PROGRAM

SBA offers intermediary lenders' funds for eligible borrowers. Microloans can be up to \$50,000 and can be used for capital, supplies, or other business needs.

National Contact Information

[Microloan Program Website](#)

SMALL BUSINESS INVESTMENT PROGRAM

SBA indirectly provides long-term equity and debt investments through Small Business Investment Companies.

National Contact Information

[Small Business Investment Program Website](#)

SMALL BUSINESS PROCURING GOVERNMENT CONTRACTS

GOVERNMENT CONTRACTING CLASSROOM

SBA offers several free online contracting courses that provide the framework for contracting with governmental agencies. The trainings can be applied to both prospective and established small businesses.

National Contact Information

[Government Contracting Classroom Website](#)

PROCUREMENT AND TECHNICAL ASSISTANCE (PTA) CENTERS

PTA centers provide training and counseling services for small business that want to sell contracts to local, state, and federal governments.

National Contact Information

[PTA Website](#)

Phone: (718) 482-5306 (LaGuardia Location)

U.S. GENERAL SERVICES ADMINISTRATION (GSA) SCHEDULING

GSA scheduling simplifies the procurement process through long-term government- wide contracts. The contracts provide access to volume-discount pricing of millions of commercial services and products.

National Contact Information

[GSA Website](#)